

What is claimed is:

- 1     1.     A system for wagering comprising:  
2             a vending device that accepts a sales price from a current user and assigns a multi-  
3     level wagering account having a play value to the current user;  
4             one or more gaming machines wherein at least a portion of the play value from  
5     the multi-level wagering account may be used to purchase a play;  
6             a processor communicably coupled to the vending device and the one or more  
7     gaming machines that increases the play value of one or more multi-level wagering  
8     accounts of previous users based on the sale price accepted from the current user,  
9     increases the play value of the multi-level wagering account of the current user based on  
10    the sales price accepted from one or more subsequent users and decreases the play value  
11    of the multi-level wagering account of the current user based on the plays purchased by  
12    the current user at the one or more gaming machines; and  
13             a data storage device communicably coupled to the processor that stores the play  
14    value of each multi-level wagering account.
- 1     2.     The system of claim 1, wherein the vending device and the gaming machine are  
2     integrated into a single device.
- 1     3.     The system of claim 1, wherein the processor and the data storage device are  
2     integrated into a computer.
- 1     4.     The system of claim 1, wherein the processor distributes a portion of each sales  
2     price accepted to an operator of the system.
- 1     5.     The system of claim 1, wherein each multi-level wagering account expires after a  
2     given time period and any unused play value for an expired multi-level wagering account  
3     is distributed to an operator of the system.
- 1     6.     The system of claim 1, wherein the vending device provides the current user with  
2     information about the multi-level wagering account that allows the current user to  
3     purchase the play on the one or more gaming machines.

1 7. The system of claim 6, wherein the information is stored in an electronic account,  
2 or electronically or magnetically a card, a smart card, a chip, a RFID device, a token, a  
3 personal data assistant, a communications device or other personal item.

1 8. The system of claim 6, wherein the information comprises an account number and  
2 a password or biometric data.

1 9. The system of claim 1, wherein the one or more gaming machines are one or more  
2 video slot machine, video poker or blackjack machine, one or more computer games or a  
3 network-based gaming system accessible by one or more computers or communication  
4 devices.

1 10. The system of claim 1, wherein the vending device is a network-based electronic  
2 accounting system associated with a network-based gaming system.

1 11. The system of claim 1, wherein processor increases the play value of the multi-  
2 level wagering accounts using a predetermined payout formula or a randomized payout  
3 formula.

1 12. The system of claim 11, wherein the predetermined payout formula is at least a  
2 one-level matrix.

1 13. The system of claim 11, wherein the predetermined payout formula is at least a  
2 four-level matrix.

1 14. The system of claim 1, wherein the processor records the quantity of play  
2 accumulated for each multi-level wagering account in the data storage device.

1 15. The system of claim 1, wherein the processor records one or more winnings  
2 resulting from using the multi-level wagering account in the one or more gaming  
3 machines in the data storage device.

1 16. The system of claim 15, wherein the winnings are associated with the multi-level  
2 wagering account, displayed at a remote location, transferred to a multi-level wagering  
3 account, used to place one or more wagers or exchanged for cash.

- 1 17. The system of claim 1, wherein the play value of one or more multi-level  
2 wagering accounts is accessed from a remote location.
- 1 18. A method for wagering comprising the steps of:  
2 receiving a sales price from a current user;  
3 assigning a multi-level wagering account having a play value to the current user  
4 wherein a portion of the play value may be used to purchase a play on one or more  
5 gaming machines;  
6 increasing the play value of one or more multi-level wagering accounts of  
7 previous users based on the sale price received from the current user;  
8 increasing the play value of the multi-level wagering account of the current user  
9 based on the sales price accepted from one or more subsequent users; and  
10 decreasing the play value of the multi-level wagering account of the current user  
11 based on the plays purchased by the current user at the one or more gaming machines.
- 1 19. The method of claim 18, further comprising the step of distributing a portion of  
2 each sales price accepted to an operator of the system.
- 1 20. The method of claim 18, wherein each multi-level wagering account expires after  
2 a given time period and any unused play value for an expired multi-level wagering  
3 account is distributed to an operator of the system.
- 1 21. The method of claim 18, further comprising the step of providing the current user  
2 with information about the multi-level wagering account that allows the current user to  
3 purchase the play on the one or more gaming machines.
- 1 22. The method of claim 21, wherein the information is stored in an electronic  
2 account, or electronically or magnetically a card, a smart card, a chip, a RFID device, a  
3 token, a personal data assistant, a communications device or other personal item.
- 1 23. The method of claim 21, wherein the information comprises an account number  
2 and a password or biometric data.

1 24. The method of claim 18, wherein the one or more gaming machines are one or  
2 more video slot machine, video poker or blackjack machine, one or more computer  
3 games or a network-based gaming system accessible by one or more computers or  
4 communication devices.

1 25. The method of claim 18, wherein the play value of the multi-level wagering  
2 accounts is increased using a predetermined payout formula or a randomized payout  
3 formula.

1 26. The method of claim 25, wherein the predetermined payout formula is at least a  
2 one-level matrix.

1 27. The method of claim 25, wherein the predetermined payout formula is at least a  
2 four-level matrix.

1 28. The method of claim 18, further comprising the step of recording the quantity of  
2 play accumulated for each multi-level wagering account.

1 29. The method of claim 18, further comprising the step of recording one or more  
2 winnings resulting from using the multi-level wagering account in the one or more  
3 gaming machines.

1 30. The method of claim 29, wherein the winnings are associated with the multi-level  
2 wagering account, displayed at a remote location, transferred to a multi-level wagering  
3 account, used to place one or more wagers or exchanged for cash.

1 31. The method of claim 18, further comprising the step of accessing the play value  
2 of one or more multi-level wagering accounts from a remote location.

1 32. A computer program embodied on a computer readable medium comprising:  
2 a code segment for receiving a sales price from a current user;  
3 a code segment for assigning a multi-level wagering account having a play value  
4 to the current user wherein a portion of the play value may be used to purchase a play on  
5 one or more gaming machines;

6           a code segment for increasing the play value of one or more multi-level wagering  
7 accounts of previous users based on the sale price received from the current user;  
8           a code segment for increasing the play value of the multi-level wagering account  
9 of the current user based on the sales price accepted from one or more subsequent users;  
10 and  
11           a code segment for decreasing the play value of the multi-level wagering account  
12 of the current user based on the plays purchased by the current user at the one or more  
13 gaming machines.

1   33.    A system for wagering comprising:  
2           one or more multi-level wagering accounts;  
3           a processor communicably coupled to the one or more gaming machines that  
4 distributes play value in the one or more multi-level wagering accounts from a portion of  
5 the sales price of other multi-level wagering accounts; and  
6           one or more gaming machines wherein at least a portion of the play value from  
7 the one or more multi-level wagering accounts may be used to purchase a play.

1   34.    The system of claim 33, wherein the one or more gaming machines one or more  
2 gaming machines are one or more video slot machine, video poker or blackjack machine,  
3 one or more computer games or a network-based gaming system accessible by one or  
4 more computers or communication devices.

1   35.    The system of claim 33, wherein the play value is distributed using a computer.

1   36.    The system of claim 34, wherein the one or more computer games are connected  
2 to a computer.

1   37.    The system of claim 33, wherein the one or more multi-level wagering accounts  
2 are distributed by a vending machine connected to a computer.

1   38.    The system of claim 33, wherein the play value accumulated in the multi-level  
2 wagering account is determined by a predetermined payout formula based on subsequent  
3 multi-level wagering account sales.

1 39. The system of claim 33, wherein the predetermined payout formula is at least a  
2 one-level matrix.

1 40. The system of claim 33, wherein the predetermined payout formula is at least a  
2 four-level matrix.

1 41. The system of claim 33, wherein the computer records the quantity of play  
2 accumulated in one or more multi-level wagering accounts.

1 42. The system of claim 33, wherein the computer records one or more winnings  
2 resulting from using the multi-level wagering account in the one or more multi-level  
3 gaming machines.

1 43. The system of claim 42, wherein the winnings are associated with the multi-level  
2 wagering account, displayed at a remote location, transferred to a multi-level wagering  
3 account, used to place one or more wagers or exchanged for cash.

1 44. The system of claim 33, wherein the play value of one or more multi-level  
2 wagering accounts is accessed from a remote location.

1 45. A method of multi-level wagering comprising the steps of:  
2 accumulating play value in a multi-level wagering account; and  
3 using the accumulated play value in a gaming machine.

1 46. The method of claim 45, wherein the play value is accumulated from a portion of  
2 the sales price of other multi-level wagering accounts.

1 47. The method of claim 45, wherein the step of purchasing at least one multi-level  
2 wagering account is by purchasing from a video slot machine or a vending machine.

1 48. The method of claim 46, wherein the video slot machine or vending machine is  
2 computerized.

- 1 49. The method of claim 45, wherein the play value accumulated in the multi-level  
2 wagering account is determined by a predetermined payout formula based on subsequent  
3 multi-level wagering account sales.
- 1 50. The method of claim 49, wherein the predetermined payout formula is at least a  
2 one-level matrix.
- 1 51. The method of claim 49, wherein the predetermined payout formula is at least a  
2 one-level matrix.
- 1 52. The method of claim 45 wherein a computer records the quantity of play  
2 accumulated in one or more multi-level wagering accounts.
- 1 53. The method of claim 45, wherein a computer records winnings resulting from  
2 using the multi-level wagering account in a gaming machine.
- 1 54. The method of claim 53, wherein the winnings are associated with the multi-level  
2 wagering account, displayed at a remote location, transferred to a multi-level wagering  
3 account, used to place one or more wagers or exchanged for cash.
- 1 55. The method of claim 54, further comprising the step of transferring the winnings  
2 associated with the multi-level wagering account to another multi-level wagering  
3 account.
- 1 56. The method of claim 54, further comprising the step of using the winnings  
2 associated with the multi-level wagering account to place one or more wagers.
- 1 57. The method of claim 54, further comprising the step of exchanging the winnings  
2 associated with the multi-level wagering account for cash.
- 1 58. The method of claim 45, further comprising the step of accessing the play value  
2 of one or more multi-level wagering accounts from a remote location.

1 59. A system for multi-level wagering comprising:  
2 one or more multi-level wagering accounts;  
3 a processor communicably coupled to the one or more gaming machines that  
4 distributes play value in the multi-level wagering accounts from a portion of the sales  
5 price of the subsequent purchase of multi-level wagering accounts until a predetermined  
6 play value is achieved; and  
7 one or more gaming machines operated by the play value from the one or more  
8 multi-level wagering accounts.

1 60. A method of multi-level wagering comprising the steps of:  
2 purchasing at least one multi-level wagering account;  
3 accumulating play value in the multi-level wagering account until a  
4 predetermined play value is achieved; and  
5 using the play value accumulated in the multi-level wagering account to purchase  
6 a play.

1 61. A system for multi-level wagering comprising:  
2 one or more multi-level wagering cards;  
3 a processor that distributes play value in the multi-level wagering cards from a  
4 portion of the sales price of other multi-level wagering cards until a predetermined play  
5 value is achieved; and  
6 one or more gaming machines capable of being operated by play value from the  
7 one or more multi-level wagering cards.

1 62. A method of multi-level wagering comprising the steps of:  
2 purchasing at least one multi-level wagering account;  
3 accumulating play value in the multi-level wagering account; and  
4 using the multi-level wagering account's accumulated play value to purchase a  
5 play.



1 63. A system for multi-level wagering comprising:  
2 one or more multi-level wagering cards;  
3 a means for distributing play value in the multi-level wagering cards from a  
4 portion of the sales price of other multi-level wagering cards until a predetermined play  
5 value is achieved; and  
6 one or more gaming machines capable of being operated by play value from the  
7 one or more multi-level wagering cards.